PIN No.: 132032712025

SUBSTITUTION OF TRUSTEE AND FULL RECONVEYANCE

WHEREAS, SCOTT W. WINANS, RENEE R. WINANS

was the original Trustor, FIRST AMERICAN TITLE INSURANCE CO. the original Trustee, and CENDANT MORTGAGE CORPORATION the Beneficiary, under that certain

Deed of Trust dated NOVEMBER 23RD, 1998 and recorded, in Instrument No. 0455258, Book 1198, Page 6908, Official Records of the County of DOUGLAS, State of NEVADA and

WHEREAS, the undersigned Beneficiary desires to substitute a new Trustee under said Deed of Trust in place and stead of FIRST AMERICAN TITLE INSURANCE CO., now therefore, the undersigned hereby substitutes itself as Trustee under said Deed of Trust and does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the Estate now held by him thereunder.

DATED: April 10, 2002

Mortgage Electronic Registration Systems, Inc. (MERS)

BRAEUER

A\$SISTANT SECRETARY

NANCY STA

ASSISTANT $oldsymbol{arkappa}$ ICE PRESIDENT

State of Texas

County of Bexar

On April 10, 2002 before me the Undersigned, personally appeared NANCY STATON and J. BRAEUER, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and thatby his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

SS

(Seal)

B. Kight lotary Public, State of Texas My Commission Expire APRIL 27, 2005

Prepared by S JAMES PIFD: 02-03-20

Loan Number: 11914410

PIF - PFNV

Recording Requested By:

HomeSide Lending

P.O. Box 47524 San Antonio, TX 78265-7524

When recorded return and mail tax statements to:

SCOTT W WINANS RENEE R WINANS PO BOX 2830 MINDEN, NV 89423-2830 Inv No 1669671989

Inv Pool C42-075

MIN No.: 100020000005821719

IN OFFICIAL RECORDS OF DOUGLAS CO. ME VADA

2002 APR 15 AM II: 23

LINDA SLATER RECORDER

\$ 17 PAID (2 DEPUTY

0539510 BK 0402 PG 04115